UNITED STATES BANKRUPTCY COUR	TS	JEANNE A. NALIGH
DISTRICT OF NEW JERSEY		JEANNE A. NAUGH
Caption in Compliance with D.N.J. LBR 9004-2(c)		FEB 25 2
•		U.S. BANKRUPTCY
		BY CAMDEN, N.
•		<i>Y</i>
In Re:	Case No.:	17-30458
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	2.	I am objecting to the above for the following reasons (choose one):	
		Payments have been made in the amount of \$, but	
		have not been accounted for. Documentation in support is attached hereto.	
		Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer): <u>Retween Manch</u> Yoll and becember 1018 I was expeniencing extreme	
		harrship me to an on going pensonal matter. Please see attaches let	te
•		Other (explain your answer):	
	•		
	, 3.	. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.	
	4 ,	I certify under penalty of perjury that the foregoing is true and correct.	
Date:	×21	121 19 Debtor's Signature	
Date:	140	HIG Debtor's Signature	

NOTE:

- This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss.
- 2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within ten (10) days of the filing of a Creditor's Certification of Default (under an Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions) or a Trustee's Certification of Default.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.

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Case Name: Richard J. Janasiak and Crystal L. Janasiak/Elkins

Case Number: 17-30458-ABA

Document Number: 25

Dear Sir/Ma'am,

I, Crystal L. Janasiak/Elkins, am writing this in response to a motion filed by Mr. John R. Morton Jr, esquire, attorney for Ally Capital. I received notification via mail on February 20, 2019 that a repossession request was filed in regards to my 2014 Chevy Malibu that I am financing through Ally Financial. The reason I am sending this response is because I am the primary loan holder for the 2014 Chevy Malibu financed through Ally Financial.

Between March of 2018 and December of 2018 I was experiencing extreme financial hardship due to an on-going personal matter that I was experiencing. Unfortunately during this time period there were several months that I was unable to afford sending payment to Ally Financial for the 2014 Chevy Malibu.

I sent proper payments for the 2014 Chevy Malibu via check in standard mail for the following months, which were withdrawn by Ally Financial from my checking account:

- o Payment sent totaling \$376.76 for January 2018
- o Payment sent totaling \$376.76 for February 2018
- o Payment sent totaling \$376.76 for April 2018
- o Payment sent totaling \$376.76 for May 2018
- o Payment sent totaling \$376.76 for June 2018
- o Payment sent totaling \$376.76 for July 2018
- Payment sent totaling \$376.76 for September 2018
- o Payment sent totaling \$376.76 for October 2018
- o Payment sent totaling \$376.76 for December 2018
- Payment sent totaling \$376.76 for February 2019 (currently sent via standard mail and pending withdraw by Ally Financial)

Proof of the above transactions being sent/withdrawn are also attached to this response. The motion filed on February 19, 2019 by Mr. John R. Moron Jr, states that I have sent zero payments for the 2014 Chevy Malibu since September of 2018. As you can see, via the attached documentation, the checks sent for September 2018, October 2018, December 2018, and February 2019 (pending withdraw) were withdrawn from my checking account by Ally Financial so, contrary to the filed motion, payments were made throughout this time.

As I stated above, I was experiencing an extremely difficult financial burden throughout the duration of March of 2018 and December of 2018. I do sincerely apologize for the months that I was

Case Name: Richard J. Janasiak and Crystal L. Janasia Doubline Dase Nun Rece 3445 ABS

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unable to make payments for during this time but, I did send in several months of payments as soon as I was able to afford to do so.

I honestly cannot afford for my vehicle to be repossessed since this is my primary mode of transportation to and from my place of employment. I am sincerely asking the court, as well as Mr. John R. Morton Jr. on behalf Ally Financial, if there is any way such repossession order being filed can be lifted. The personal matters that I was experiencing from March 2018 until December 2018 are finally taken care of and I am no longer in financial hardship. I am able and willing to re-pay the missed payments at this time in order to make my account current. If such is approved and I am able to do so, I would like to mail a certified check to Ally Financial to repay the missed payments on my account in order to avoid repossession of the vehicle. I would have no financial problem making future on-time payments for the 2014 Chevy Malibu to Ally Financial moving forward.

Thank you for your time and consideration on this matter.



STATEMENT OF ACCOUNT

CRYSTAL L JANASIAK

Page: Statement Period: Cust Ref#: 6 of 6 Jan 21 2018-Feb 20 2018 7871093535-630-E-***

Primary Account #:

787-1093535

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STATEMENT OF ACCOUNT

CRYSTAL L JANASIAK

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Feb 21 2018-Mar 20 2018 7871093535-630-E-***

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Cust Ref#:

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America's Most Convenient Bank*

STATEMENT OF ACCOUNT

CRYSTAL L JANASIAK

Page: Statement Period: Cust Ref #: 6 of 6 Apr 21 2018-May 20 2018 7871093535-630-E-***

Primary Account #:

7871093535-630-E-*** 787-1093535



STATEMENT OF ACCOUNT

CRYSTAL L JANASIAK

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6 of 6

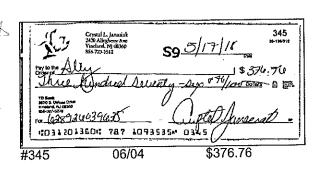
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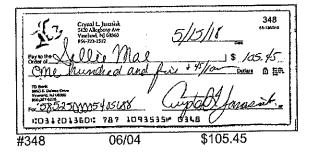
May 21 2018-Jun 20 2018 7871093535-630-E-***

Cust Ref #:

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STATEMENT OF ACCOUNT

CRYSTAL L JANASIAK

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6 of 6 Jun 21 2018-Jul 20 2018 7871093535-630-E-*** 787-1093535

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STATEMENT OF ACCOUNT

CRYSTAL L JANASIAK

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STATEMENT OF ACCOUNT

CRYSTAL L JANASIAK

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Primary Account #:

787-1093535

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STATEMENT OF ACCOUNT

CRYSTAL L JANASIAK

Page: Statement Period: Cust Ref#:

7 of 7 Oct 21 2018-Nov 20 2018 7871093535-630-E-***

Primary Account #:

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Bank

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STATEMENT OF ACCOUNT

CRYSTAL L JANASIAK

Page: Statement Perio 6 of 6

Statement Period: Cust Ref #: Dec 21 2018-Jan 20 2019 7871093535-630-E-***

Primary Account #:

787-1093535

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